

**TO:** Deans, Directors and Department Heads  
**FROM:** Office of Risk Management  
**DATE:** May 8, 2019  
**SUBJECT:** Renewal of Student Liability Coverage

The Student Professional Liability Coverage has been renewed for another year. Additionally, General Liability Coverage has been added. NOTE: Please share this information within your department/unit with those that are responsible for the utilization of this program.

- ❖ The non-refundable **annual** premium will be **\$20.00** per student.
- ❖ The effective dates will run from June 1, 2019 to May 31, 2020, to accommodate those students doing internships during the summer.
- Each school, department or unit participating in this program is to collect from the student the annual premium **on or after June 1, 2019** and remit these sums either by direct deposit or by internal transfer via IRIS to account number (based on your campuses' procedures)
  - A177000104 – UT Knoxville and UTIA (*NOTE: This fee should be entered into the AR validator. Do **NOT** collect directly from students. Please contact the Bursar's Office for additional instructions.*)
  - A177000105 – UT Chattanooga, UT Martin and UTSI
  - A177000106 – UT Health Science Center

**The "A" account must go in the Fund column; use G/L account 27000 for fund accounts.**

- **A copy of the deposit or internal transfer must be sent to the Office of Risk Management. Please indicate on the deposit/transfer what field of study you have collected for. This is important for ledger reconciliation.**

In the event of a claim, it will be necessary for the college, school or department to verify that the particular student involved did pay for insurance prior to the incident and was engaged in an authorized educational activity. It is necessary that the premium for the student coverage be paid by the student and not from funds budgeted by the department in order to comply with University and State requirements. It is imperative that the Office of Risk Management be notified **immediately** of any possible claims that need to be filed.

Attached is a description of both the general and professional liability coverage that needs to be given to your students upon enrollment. If you have any questions regarding this policy, please contact this office.

## STUDENT PROFESSIONAL LIABILITY INSURANCE

### Description of Coverage

1. Covers liability of students and/or faculty members for the actions of the students while they are engaged in a University of Tennessee directed educational activity relating to their professional field.
2. Covers all locations on and off campus.
3. Limits of Liability: \$1,000,000 per occurrence and \$6,000,000 per annual aggregate per student.
4. Insurance Company: TDC Specialty Insurance Company
5. Dates: June 1, 2019 – May 31, 2020
6. No individual policies will be issued. This office, upon request by the host location (practice site), will provide Certificates of Insurance evidencing the existing insurance. Email requests including any attachments to Office of Risk Management at [riskmanagement@tennessee.edu](mailto:riskmanagement@tennessee.edu)
7. **Very Important:** In the event that you are contacted by a law firm representing a patient/client/facility, please notify the Office of Risk Management immediately.